

**Amendment to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claim 1 (currently amended): A computer implemented method for rating a billing event in a real time accounting system, comprising:

receiving a billing event for an account;

retrieving current usage information for the account; and

a processor rating the billing event upon receiving the billing event according to the billing event, the current usage information, and a usage dependent rating scheme.

Claim 2 (previously presented): A method as in claim 1, wherein said usage dependent rating scheme comprises one or more rate step points and two or more tiers, said billing event having an associated event quantity.

Claim 3 (previously presented): A method as in claim 2, wherein rating comprises:

determining one or more rates applying to the billing event; and

updating the account.

Claim 4 (previously presented): A method as in claim 3, comprising calculating a cost of the billing event.

Claim 5 (original): A method as in claim 2, wherein rating comprises:

determining a current tier responsive to the current accumulated usage information;

determining a current tier reservoir; and

if the event quantity is less than the tier reservoir, adjusting an account balance responsive to the current tier and the event quantity.

Claim 6 (original): A method as in claim 2, wherein rating comprises:

- initializing a remaining event quantity;
- determining a current tier;
- determining a current tier reservoir;
- if the event quantity is not less than the tier reservoir performing:
  - calculating a portion cost for a portion of the event quantity equal to the current tier reservoir;
  - adjusting an account balance by the portion cost;
  - adjusting the remaining event quantity by the current tier reservoir;
  - incrementing the current tier;
  - setting the current tier reservoir to be a distance to a next step point from the incremented current tier;
- repeating said steps of calculating, adjusting the account balance, adjusting the remaining event quantity, incrementing and setting until the event quantity is less than the tier reservoir, then performing:
  - calculating a final portion cost of the remaining event quantity responsive to the current tier;
  - adjusting the account balance by the final portion cost.

Claim 7 (currently amended): A method for providing continuous volume discounting information in a computer implemented accounting system comprising:

- selecting an account;
- performing a look-forward into a rating scheme responsive to account information comprising current accumulated usage information; and
- a processor sending marketing information to a user associated with the account responsive to performing the look-forward.

Claim 8 (original): A method as in claim 7 further comprising storing a result of the performing.

Claim 9 (original): A method as in claim 1, further comprising updating the account with the billing event.

Claim 10 (previously presented): A method as in claim 1, further comprising calculating a cost of the billing event to a source of the billing event.

Claim 11 (original): A method as in claim 10, wherein calculating the cost is performed during the rating.

Claim 12 (original): A method as in claim 10, wherein calculating the cost is performed after the rating is performed.

Claim 13 (original): A method as in claim 10, wherein providing comprises including the cost on a web page.

Claim 14 (original): A method as in claim 10, wherein providing comprises sending a communication to a user associated with the account.

Claim 15 (original): A method as in claim 14, wherein the communication is an email message.

Claim 16 (previously presented): A method as in claim 1, wherein exactly one rate applies to the billing event.

Claim 17 (previously presented): A method as in claim 16, wherein rating the billing event comprises:

determining the exactly one rate responsive to the current accumulated usage information;

calculating a cost of the billing event.

Claim 18 (original): A method as in claim 2, wherein each said two or more tiers has an associated discount function.

Claim 19 (original): A method as in claim 18, wherein each said associated discount function has a constant value.

Claim 20 (original): A method as in claim 19, wherein each said constant value represents a discount rate.

Claim 21 (original): A method as in claim 2, wherein said one or more rate step points are responsive to a number of events during a period.

Claim 22 (original): A method as in claim 21, wherein the number of events is a number of phone calls made, a number of game sessions, or a number of items purchased.

Claim 23 (original): A method as in claim 21, wherein said number of events is a number of content items viewed.

Claim 24 (original): A method as in claim 23, wherein said content items are news articles or stock quotes.

Claim 25 (original): A method as in claim 2, wherein said rate step points are responsive to an amount of usage of a resource associated with the event.

Claim 26 (original): A method as in claim 25, wherein said amount of usage is a duration.

Claim 27 (original): A method as in claim 26, wherein said duration is minutes of a phone call, minutes of connectivity to Internet access, or minutes of connectivity to a gaming service.

Claim 28 (original): A method as in claim 25, wherein said amount of usage is a number of pages of text viewed or a number of items purchased.

Claim 29 (original): A method as in claim 2, wherein said one or more rate step points are responsive to an amount spent.

Claim 30 (original): A method as in claim 2, wherein a cost of the event is determined responsive to a sum of the current accumulated usage information and the event quantity.

Claim 31 (original): A method as in claim 30, wherein a table is used in determining said cost.

Claim 32 (original): A method as in claim 1 wherein the billing event is an inquiry event.

Claim 33 (previously presented): A method as in claim 32, further comprising providing a cost to a source of the billing event.

Claim 34 (previously presented): A method as in claim 1 further comprising:  
performing a look-forward into a rating scheme responsive to the account information comprising current accumulated usage information;  
sending marketing information to a source of the billing event responsive to performing the look-forward.

Claim 35 (previously presented): A method as in claim 1, wherein said usage dependent rating scheme includes a plurality of rating curves, including selecting one or more of said plurality of rating curves responsive to information about the billing event.

Claim 36 (previously presented): A method as in claim 1, wherein said usage dependent rating scheme includes a plurality of rating curves, including selecting one or more of said plurality of rating curves responsive to the account information.

Claim 37 (previously presented): A system for rating a billing event in a real time accounting system, comprising:

a processor; and

a computer readable medium coupled to the processor and storing a computer program comprising:

code that receives a billing event for an account;

code that retrieves current usage information for the account; and

code that rates the billing event upon receiving the billing event, according to the billing event, the current usage information, and a usage dependent rating scheme.

Claim 38 (original): The system of claim 37, wherein the computer readable medium is a CD-ROM, floppy disk, tape, flash memory, system memory, hard drive, or data signal embodied in a carrier wave.

Claim 39 (original): A system for providing continuous volume discounting information in a computer implemented accounting system, comprising:

a processor;

a computer readable medium coupled to the processor and storing a computer program comprising:

code that selects an account;

code that performs a look-forward into a rating scheme responsive to account information comprising current accumulated usage information; and

code that sends marketing information to a user associated with the account responsive to performing the look-forward.

Claim 40 (original): The system of claim 39, wherein the computer readable medium is a CD-ROM, floppy disk, tape, flash memory, system memory, hard drive, or data signal embodied in a carrier wave.

Claim 41 (previously presented): A computer program product for rating an event associated with an account in a computer implemented accounting system, said rating performed according to a usage dependent rating scheme, comprising:

computer code that receives the event at a time of the event;

computer code that retrieves account information comprising current accumulated usage information;

computer code that rates the event at a time of receiving the event, said rating performed responsive to the account information and the usage dependent rating scheme; and

a computer readable medium that stores the computer codes.

Claim 42 (original): The computer program product of claim 41, wherein the computer readable medium is a CD-ROM, floppy disk, tape, flash memory, system memory, hard drive, or data signal embodied in a carrier wave.

Claim 43 (original): A computer program product for providing continuous volume discounting information in a computer implemented accounting system, comprising:

computer code that selects an account;

computer code that retrieves current accumulated usage information associated with the account.

computer code that performs a look-forward into a rating scheme responsive to account information comprising current accumulated usage information;

computer code that sends marketing information to a user associated with the account responsive to performing the look-forward; and

a computer readable medium that stores the computer codes.

Claim 44 (original): The computer program product of claim 43, wherein the computer readable medium is a CD-ROM, floppy disk, tape, flash memory, system memory, hard drive, or data signal embodied in a carrier wave.